

**UNITED STATES BANKRUPTCY
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: Case No. 19-19372)
)
 JANET LOURDES PADILLA,)
)
) Debtor,) BK No. 19-19372
)
 THE ILLINOIS DEPARTMENT OF)
 EMPLOYMENT SECURITY,)
) Adv. Pro. No. 19-00965
)
 Plaintiff,)
)
 v.) Judge Jack B. Schmetterer
)
 JANET LOURDES PADILLA,)
)
 Defendant.)

FINDINGS OF FACT AND CONCLUSIONS OF LAW

This matter coming on to be heard on the Motion for Default Judgment on the Verified Complaint herein and after such hearing the court makes the following finds of fact and conclusions of law.

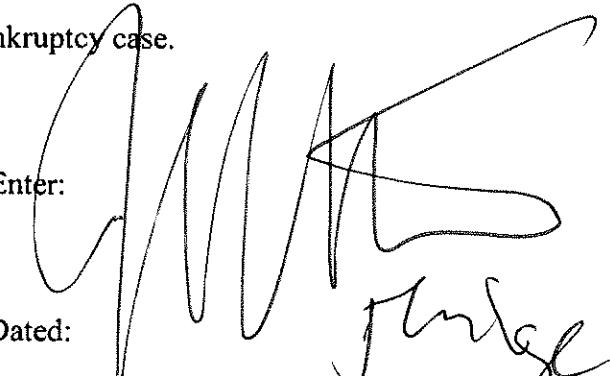
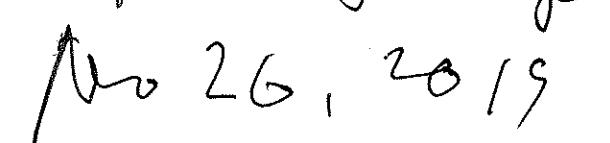
FINDINGS OF FACT

1. The defendant, JANET LOURDES PADILLA, was employed by Office Luv, Inc., for the weeks ending November 4, 2017 through March 17, 2018.
2. The defendant earned wages for said period as set forth in the Notice of Fraud Decision.
3. During the same period of time the defendant applied for and received unemployment benefits totaling \$7,414.00.
4. During the same period of time the defendant made the representation she was not employed in her application for unemployment benefits.

5. The defendant did not report her employment or her earnings during these periods.
6. As of November 15, 2019 the sum of \$7,414.00 is due.

CONCLUSIONS OF LAW

1. Through her false representations, the defendant received a total of \$7,440.00 in unemployment benefits to which she was not entitled.
2. As of November 15, 2019, the defendant is indebted to plaintiff in the sum of \$7,414.00.
3. Pursuant to 11 U.S.C. §523(a)(2)(A) of the Bankruptcy Code, said debt is not dischargeable as it is a debt for obtaining money by false representations.
4. Defendant's debt to plaintiff is excepted, under 11 U.S.C. §523(a)(2)(A), from any discharge granted the defendant in the underlying bankruptcy case.

Enter: 
Dated: 
Nov 26, 2019